

Fill in this information to identify the case:

Debtor 1 Estelle Y. Lilly

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 5:19-bk-00822-RNO

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as  
Name of creditor: Trustee of the Tiki Series IV Trust

Court claim no. (if known): 2-1

Last 4 digits of any number you use to  
identify the debtor's account: 2 0 9 1

Date of payment change:  
Must be at least 21 days after date of this notice 08/20/2020

New total payment: \$ 1,929.16  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 455.39 New escrow payment: \$ 550.11

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Estelle Y. Lilly

First Name

Middle Name

Last Name

Case number (if known) 5:19-bk-00822-RNO**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

X/s/ D. Anthony Sottile

Signature

Date 07/01/2020

Print:

D. Anthony Sottile

First Name

Middle Name

Last Name

Title Authorized Agent for Creditor

Company

Sottile & Barile, LLC

Address

394 Wards Corner Road, Suite 180

Number

Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email bankruptcy@sottileandbarile.com

SN Servicing Corporation  
323 FIFTH STREET  
EUREKA, CA 95501  
For Inquiries: (800) 603-0836  
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: June 23, 2020

ESTELLE Y LILLY  
PO BOX 2142  
POCONO SUMMIT PA 18346

Loan: [REDACTED]

Property Address:  
1187 TRAPPER LANE UNIT 2142  
POCONO SUMMIT, PA 18346

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Mar 2020 to July 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Aug 20, 2020:
Principal & Interest Pmt:	1,379.05	1,379.05 **
Escrow Payment:	455.39	550.11
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,834.44	\$1,929.16

Escrow Balance Calculation	
Due Date:	May 20, 2020
Escrow Balance:	(3,180.33)
Anticipated Pmts to Escrow:	1,366.17
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	(\$1,814.16)

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(6,618.26)
Mar 2020		274.50			* Escrow Only Payment	0.00	(6,343.76)
Mar 2020		455.39			*	0.00	(5,888.37)
Mar 2020		455.39			*	0.00	(5,432.98)
Apr 2020		455.39			*	0.00	(4,977.59)
Apr 2020		685.29			* Escrow Only Payment	0.00	(4,292.30)
Apr 2020				783.77	* City/Town Tax	0.00	(5,076.07)
May 2020		455.39			*	0.00	(4,620.68)
May 2020		455.39			*	0.00	(4,165.29)
May 2020		264.79			* Escrow Only Payment	0.00	(3,900.50)
Jun 2020		264.78			* Escrow Only Payment	0.00	(3,635.72)
Jun 2020		455.39			*	0.00	(3,180.33)
					Anticipated Transactions	0.00	(3,180.33)
Jun 2020		910.78					(2,269.55)
Jul 2020		455.39					(1,814.16)
	\$0.00	\$5,587.87	\$0.00	\$783.77			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: June 23, 2020

ESTELLE Y LILLY

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(1,814.16)	3,173.68
Aug 2020	446.20			(1,367.96)	3,619.88
Sep 2020	446.20	3,173.67	School Tax	(4,095.43)	892.41
Oct 2020	446.20			(3,649.23)	1,338.61
Nov 2020	446.20			(3,203.03)	1,784.81
Dec 2020	446.20			(2,756.83)	2,231.01
Jan 2021	446.20			(2,310.63)	2,677.21
Feb 2021	446.20	1,397.00	Homeowners Policy	(3,261.43)	1,726.41
Mar 2021	446.20			(2,815.23)	2,172.61
Apr 2021	446.20	783.77	City/Town Tax	(3,152.80)	1,835.04
May 2021	446.20			(2,706.60)	2,281.24
Jun 2021	446.20			(2,260.40)	2,727.44
Jul 2021	446.20			(1,814.20)	3,173.64
	<u>\$5,354.40</u>	<u>\$5,354.44</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 892.41. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 892.41 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (1,814.16). Your starting balance (escrow balance required) according to this analysis should be \$3,173.68. This means you have a shortage of 4,987.84. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 48 months.

We anticipate the total of your coming year bills to be 5,354.44. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	446.20
Surplus Amount:	0.00
Shortage Amount:	103.91
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$550.11</u>

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$1,825.25 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
WILKES-BARRE DIVISION**

In Re:

Case No. 5:19-bk-00822-RNO

Estelle Y. Lilly

Chapter 13

Debtor.

Judge Robert N. Opel II

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**CERTIFICATE OF SERVICE**

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I certify that on July 1, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Timothy B. Fisher, II, Debtor's Counsel  
Donna.kau@pocono-lawyers.com

Charles J DeHart, III, Chapter 13 Trustee  
dehartstaff@pamd13trustee.com

Asst. U.S. Trustee, Office of the United States Trustee  
Ustpregion03.ha.ecf@usdoj.gov

I further certify that on July 1, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Estelle Y. Lilly, Debtor  
1187 Trapper Lane  
Pocono Summit, PA 18346

Dated: July 1, 2020

/s/ D. Anthony Sottile

D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: bankruptcy@sottileandbarile.com